

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

James C McKay

Case No. 16 B 00750

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2016.
- 2) The plan was confirmed on 03/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 08/07/2017.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,520.43
Less amount refunded to debtor	\$2,643.69

**NET RECEIPTS:** **\$9,876.74**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,027.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$420.38
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,447.38**

Attorney fees paid and disclosed by debtor: \$350.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aaron's Inc	Secured	1,600.00	3,171.17	1,600.00	1,600.00	57.47
Aaron's Inc	Unsecured	NA	0.00	1,571.17	0.00	0.00
Afni, Inc.	Unsecured	1,429.00	NA	NA	0.00	0.00
Bank Of America NA	Unsecured	0.00	190.58	190.58	0.00	0.00
CCI Contract Callers, Inc	Unsecured	157.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	1,300.00	2,518.00	2,518.00	0.00	0.00
Convergent Outsourcing, Inc	Unsecured	792.00	NA	NA	0.00	0.00
Credit Management	Unsecured	381.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	50,810.00	51,913.24	51,913.24	0.00	0.00
Dsnb Macys	Unsecured	826.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	771.00	NA	NA	0.00	0.00
Equity Trust Company	Unsecured	0.00	700.68	700.68	0.00	0.00
ERC/Enhanced Recovery Corp	Unsecured	241.00	NA	NA	0.00	0.00
Escallate LLC	Unsecured	246.00	NA	NA	0.00	0.00
H & R Accounts Inc	Unsecured	40.00	NA	NA	0.00	0.00
Illinois State University	Unsecured	2,236.00	2,257.78	2,257.78	0.00	0.00
Illinois Tollway	Unsecured	3,000.00	10,071.30	10,071.30	0.00	0.00
Midland Funding LLC	Unsecured	757.00	NA	NA	0.00	0.00
Pro Com Services Of IL	Unsecured	42.00	NA	NA	0.00	0.00
Prog Finance LLC	Secured	1,600.00	2,594.88	1,600.00	1,600.00	57.47
Prog Finance LLC	Unsecured	0.00	994.88	994.88	0.00	0.00
Santander Consumer USA	Unsecured	NA	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	0.00	14,614.51	14,614.51	0.00	0.00
Santander Consumer USA	Secured	15,712.00	18,508.01	15,712.00	1,389.88	724.54
Sun Loans	Unsecured	575.00	NA	NA	0.00	0.00
Tower Loans	Unsecured	580.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,712.00	\$1,389.88	\$724.54
All Other Secured	\$3,200.00	\$3,200.00	\$114.94
<b>TOTAL SECURED:</b>	<b>\$18,912.00</b>	<b>\$4,589.88</b>	<b>\$839.48</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$84,832.14</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,447.38</u>
Disbursements to Creditors	<u>\$5,429.36</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,876.74</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/01/2018

By: /s/ Marilyn O. Marshall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.